

EXHIBIT

5

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☒ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			0094608569

Amount	Interest Rate	No. of Months	Amortization Type:	Fixed Rate <input type="checkbox"/> Other (explain):
\$137,500.00	5.800 %	360	<input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type):	

Subject Property Address (street, city, state, & ZIP)		No. of Units
244 Lewisburg-Western Road, Lewisburg, OH 45338		1
Legal Description of Subject Property (attach description if necessary)		Year Built
		1950

Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	(a) Present Value of Lot	(b) Cost of Improvements
			Total (a + b)

Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2000	\$93,000.00	\$109,000.00	Refi-Cash Out

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
ROCKWAY L. STUDEBAKER AND JALIA L. STUDEBAKER		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (exple in)

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	

Rockway Studebaker			
Social Security Number	Home Phone (incl. area code)	DOB(MM/DD/YYYY)	Yrs. School
300-58-1725	(937) 962-4537	03/03/1959	

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)
<input type="checkbox"/> Separated	0	<input type="checkbox"/> Separated	0

Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
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244 Lewisburg-Western Road

Lewisburg, OH 45338

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
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244 LEWISBURG-WESTERN ROAD

LEWISBURG, OH 45338

Borrower		Co-Borrower	
Name & Address of Employer		Name & Address of Employer	

Zunstein Inc	Yrs. on this job		Yrs. on this job
	20.417		
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Mechanic	(937) 962-4537		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	Self Employed	Dates (from - to)	Monthly Income

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Name & Address of Employer	Self Employed	Dates (from - to)	Monthly Income

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

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Fannie Mae Form 1003 01/04  
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VMP -21N(OH) (0305)

VMP Mortgage Solutions (800)821-7221

Borrower's cell	Borrower's pager
Co-Borrower's cell	Co-Borrower's pager



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## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Owner Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$ 3,215.59	\$	\$ 3,215.59	Rent	\$ 0.00	
Overtime	0.00		0.00	First Mortgage (P&I)	731.00	\$ 806.79
Bonuses	0.00		0.00	Other Financing (P&I)	0.00	0.00
Commissions	0.00		0.00	Hazard Insurance	33.33	48.50
Dividends/Interest	0.00		0.00	Real Estate Taxes	50.00	92.76
Net Rental Income	0.00		0.00	Mortgage Insurance	0.00	0.00
Other (before completing the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
				Other:	0.00	0.00
<b>Total</b>	<b>\$ 3,215.59</b>	<b>\$</b>	<b>\$ 3,215.59</b>	<b>Total</b>	<b>\$ 814.33</b>	<b>\$ 948.05</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Monthly Amount
	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	
B		\$ 0.00
B		0.00

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☒ Not Jointly ☐

<b>ASSETS</b>		<b>Cash or Market Value</b>	<b>LIABILITIES</b>		<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
Description			Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:	\$	0.00	Name and address of Company	\$ Payment/Months	\$	
List checking and savings accounts below			*** SEE ADDENDUM ***			
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Vested 401k Retirement - Aggregated			Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	27,713.46	Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$	
Checking/Savings - Aggregated			Acct. no.			
Acct. no.	\$	0.00	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description) /O	\$	0.00	Acct. no.			
Life insurance net cash value	\$	0.00	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$0.00			Acct. no.			
Subtotal Liquid Assets	\$	27,713.46	Name and address of Company	\$ Payment/Months	\$	
Real estate owned (enter market value from schedule of real estate owned)	\$	145,000.00	Acct. no.			
Vested interest in retirement fund	\$	0.00	Name and address of Company	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$	0.00	Acct. no.			
Automobiles owned (make and year)	\$		Allmony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)	\$		
Total Assets a.	\$	172,713.46	Total Monthly Payments	\$	656.00	
			Total Liabilities b.	\$	32,610.00	

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Initials: W. J. [illegible]

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Fannie Mae Form 1003 01/04

## Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Totals		145000	105000	0	751	250
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):						
Alternate Name	Creditor Name		Account Number			

Creditor Name

Account Number

## VIII DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

Borrower	Co-Borrower
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Yda	NO	Yda	NO
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

3. Are there any outstanding judgments against you?

b. Have you been declared bankrupt within the past 7 years?

c. Have you had property foreclosed up on or given title or deed in  
 New thereof in the last 7 years?

d. Are you a party to a lawsuit?

9. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding

	question.		X		
g.	Are you obligated to pay a limony, child support, or separate maintenance?		X		
h.	Is any part of the down payment borrowed?				

Are you a co-maker or endorser on a note? ☐ ☒ ☐ ☐

[illegible]

1. Are you a U.S. citizen? ☒ Yes ☐ No

k. Are you a permanent resident alien? ☐ ☒ ☐ ☐

1. Do you intend to occupy the property as your primary ☒ ☐ ☐ ☐

residence? If "Yes," complete question m bel ow.

1m. Have you had an ownership interest in a property in the last ☐ ☐ ☐ ☐

three years?

(1) What type of property did you own - principal residence

(1) What type of property did you own: principal residence (PR), second home (SH), or investment property (IP)? PR \_\_\_\_\_

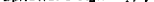
(2) How did you hold title to the home - - solely by yourself (S),

jointly with your spouse (SP), or jointly with another person \_\_\_\_\_

## IX. ACKNOWLEDGMENT AND AGREEMENT

[illegible]

**Equal Credit Opportunity Notice:** You are hereby provided the following "Equal Credit Opportunity" notice as required by Section 4112.021 of the Ohio Revised Code. The Ohio law against discrimination requires that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies comply with this law.

Borrower's Signature		Date	Co-Borrower's Signature		Date
		10-16-04	X		

Y INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or marital status, please check the box below. (Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower				CO-Borrower			
<input type="checkbox"/> I do not wish to furnish this information.				<input type="checkbox"/> I do not wish to furnish this information.			
Ethnicity:		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity:		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race:		<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American		Race:		<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	
		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White				<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex:		<input type="checkbox"/> Female <input type="checkbox"/> Male		Sex:		<input type="checkbox"/> Female <input type="checkbox"/> Male	

To be Completed by Interviewer This application was taken by:		Interviewer's Name (print & type) Chanel Wheeler Interviewer's Signature <i>Chanel Wheeler</i>	Name and Address of Interviewer's Employer 7887 Washington Village Drive, Suite #14 Dayton, OH 45459
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Phone Number (incl. area code) (937) 435-7848	Date 9/22/04



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